IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

John GAVAN et al. Application No.: 10/627,033 Filed: July 24, 2003 For: SYSTEM AND METHOD FOR DETECTING AND MANAGING FRAUD DETECTING AND MANAGING FRAUD Group Art Unit: 3621 Examiner: Charles C. Agwumez OR DETECTING AND METHOD FOR OR DETECTING AND MANAGING OR OR DETECTING AND MANAGING OR	In re Patent Application of:) Mail Stop Amendment
Filed: July 24, 2003) For: SYSTEM AND METHOD FOR) DETECTING AND MANAGING)	John GAVAN et al.) Group Art Unit: 3621
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AMENDMENT

U.S. Patent and Trademark Office Customer Window, Mail Stop Amendment Randolph Building 401 Dulany Street Alexandria, Virginia 22314

Sir:

In response to the non-final Office Action, dated June 30, 2006, please amend the present application as follows.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 15 of this paper.